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Patent 4.30.01
Attorney Docket No. 032668-006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al

Application No.: 09/506,830

Filing Date: February 18, 2000

Title: CREDIT CARD SYSTEM AND METHOD

Group Art Unit: 3628

Examiner: Clement B. Graham

Confirmation No.: 9055

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APR 9 2004

FOURTH
INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER

GROUP 3600

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Enclosed is a **FOURTH** Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
- The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- Charge _____ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$ 180.00 is enclosed for the fee due.
- Charge _____ to credit card. Form PTO-2038 is attached.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

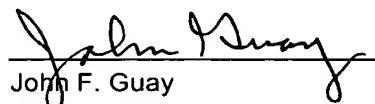
Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: April 12, 2004

By


John F. Guay

Registration No. 47,248



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of)
Daniel I. FLITCROFT et al.) Group Art Unit: 3628
Application No.: 09/506,830) Examiner: C. Graham
Filed: February 18, 2000) Confirmation No.: 9055
For: CREDIT CARD SYSTEM AND METHOD)

FOURTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98.

Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

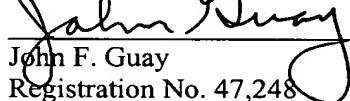
The documents are being submitted after a first Office Action on the merits but prior to the closing of prosecution. Therefore, under 37 C.F.R. § 1.97(c), the fee of \$180.00 (1806) set forth in 37 C.F.R. § 1.17(p) is enclosed.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:


John F. Guay
Registration No. 47,248

P.O. Box 1404
Alexandria, Virginia 22313-1404
(703) 836-6620

Date: April 12, 2004

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**FOURTH
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

use as many sheets as necessary)

Sheet

1 of 1

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EX-100-535

<i>Complete if Known</i>	
Application Number	09/506,830
Filing Date	February 18, 2000
First Named Inventor	FLITCROFT, Daniel I. et. al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-006

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature _____ **Date Considered** _____

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.